

**Fill in this information to identify the case:**

Debtor 1 Christopher Benjamin Eckblad  
Debtor 2 Christine Marie Eckblad fka Christine Marie Hecht  
(Spouse, if filing)  
United States Bankruptcy Court for the: Eastern District of Wisconsin  
Case Number 19-27259

**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, as Trustee of the Igloo Series IV Trust

Last 4 digits of any number you use to

identify the debtor's account: 4245

Court claim no. (if known): 16

Date of payment change:

Must be at least 21 days after date 05/01/2021  
of this notice

New total payment: \$ 1805.58

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjusted****1. Will there be a change in the debtor's escrow account payment?**

☒ No

☐ Yes. Attach a copy of the escrow statement in a form prepared consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ \_\_\_\_\_ New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjusted****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**

☐ No

☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 4.250 % New interest rate: 2.875 %

Current principal and interest payment: \$ 1295.28 New principal and interest payment: \$ 1172.13

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Debtor 1 Christopher Benjamin Eckblad  
First Name Middle Name Last Name

Case number (if known) 19-27259

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐

I am the creditor.

☒

I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Christopher K. Baxter Date 03/31/2021

Print: Christopher K. Baxter  
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Marinosci Law Group, P.C.

Address 14643 Dallas Parkway, Suite 750  
Number Street  
Dallas, Texas 75240  
City State ZIP Code

Contact phone 401-234-9200

Email BKinquiries@mlg-defaultlaw.com

### CERTIFICATE OF SERVICE

I, hereby certify that a true and correct copy of the foregoing document was served on the Debtor via United States Mail at the address listed on PACER, and to the Debtor's attorney, the Chapter 13 Trustee, the U.S. Trustee, and all parties requesting notice via CM/ECF on March 31, 2021.

Christine Marie Eckblad  
10009 West Meinecke Avenue  
Wauwatosa, WI 53226  
Christopher Benjamin Eckblad  
10009 West Meinecke Avenue  
Wauwatosa, WI 53226

Marinosci Law Group, P.C.  
*/s/ Christopher K. Baxter*  
Email: [BKinquiries@mlg-defaultlaw.com](mailto:BKinquiries@mlg-defaultlaw.com)  
ATTORNEYS FOR CREDITOR



323 5TH STREET (95501)

P.O. BOX 35

EUREKA, CA 95502

800-603-0836

FAX (707) 443-1562

8:00 a.m. - 5:00 p.m. PST

Main Office NMLS #5985

Branch Office NMLS #9785

March 11, 2021

CHRISTINE ECKBLAD  
10009 W. MEINECKE AVE.  
WAUWATOSA, WI 53226

**Para información en español llame al (800) 603-0836 ext 2643 o ext 2660**

***YOU ARE HEREBY NOTIFIED THAT SN SERVICING CORPORATION, ITS EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT THIS DEBT. ANY INFORMATION THAT WE OBTAIN WILL BE USED FOR THAT PURPOSE. IF YOU HAVE PREVIOUSLY RECEIVED A DISCHARGE IN BANKRUPTCY AND THIS DEBT WAS NOT REAFFIRMED, THIS CORRESPONDENCE IS NOT AND SHOULD NOT BE CONSTRUED TO BE AN ATTEMPT TO COLLECT SUCH A DEBT AS YOUR PERSONAL LIABILITY, BUT IS INSTEAD A STEP IN THE ENFORCEMENT OF A MORTGAGE LIEN AGAINST YOUR PROPERTY.***

Loan ID: [REDACTED]

PROPERTY ADDRESS: 10009 W. MEINECKE AVE. WAUWATOSA, WI 53226

**NOTICE OF NEW PAYMENT ADJUSTMENT**

SN Servicing has performed a review on your loan and in accordance with the terms of your Original ARM Note, your recent ARM Adjustment Notice dated APRIL 01, 2021 has changed.

Effective with the MAY 01, 2021 payment, your new principal & interest payment is \$1172.13 and the interest rate is 2.875% which is based on an amortizing UPB of \$180,220.95 over 192 months and will continue to adjust in accordance with the terms of the Original ARM Note.

Please continue to mail your payments as specified in your billing statement. If you have any questions about this notice, you can contact us at the number below.

SN Servicing Corporation  
Toll Free: (800) 603-0836